

WHAT IS CLAIMED IS:

1 1. A method for automatically transferring credit between a stored
2 value fund and a handler using a wide-area computer network, the method comprising:
3 receiving automated transfer information at a server computer system from
4 the wide-area computer network coupled to a user associated with the stored value fund;
5 determining the handler chosen by a user for an automated transfer;
6 determining the direction of the automated transfer with respect to the
7 stored value fund;
8 determining an amount for the automated transfer; and
9 automatically transferring the amount between the stored value fund and
10 the handler.

1 2. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising a step of determining if a transfer period has expired.

1 3. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising a step of determining if a threshold amount is crossed.

1 4. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 3,
3 wherein:
4 the determining the amount step comprising a step of determining the
5 difference between the threshold amount and a balance of the stored value fund; and
6 the difference is equal to the amount.

1 5. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the amount is included in the automated transfer information.

1 6. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising a step of electronically notifying the user of the automated transfer,

4 wherein the electronic notification includes at least one of a web page, an instant
5 message, an e-mail message, a pager message, and a wireless phone message.

1 7. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the server computer system comprises a plurality of computers coupled together
4 by a computer network.

1 8. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the handler includes at least one of a bank, a credit card company, a debit card
4 company, an agent location, a stored value fund, an airline mileage program, a gift
5 certificate issuer, an electronic gift certificate issuer, and a money order issuer.

1 9. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the amount corresponds to at least one of: currency, monetary value, airline
4 mileage, promotional program points, gift certificate credit, and commodities.

1 10. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 wherein the automatically transferring step comprises at least one of the following steps:
4 transferring the amount with a bank account;
5 transferring the amount with a credit card or debit card;
6 transferring the amount in a check or money order;
7 transferring the amount to another's stored value fund;
8 transferring the amount to an agent location chosen by the user;
9 transferring a telegram or a greeting card with a check or money order for
10 the amount; and
11 transferring an electronic greeting card with an electronic payment
12 notification for the amount embedded therewith.

1 11. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 1,
3 further comprising steps of:

retrieving a trigger condition that initiates the automatically transferring
step; and
determining when the trigger condition is satisfied.

12. The method for automatically transferring credit between the stored
value fund and the handler using the wide-area computer network as recited in claim 11,
wherein the trigger condition includes at least one of:
a credit balance in the stored value fund meeting a threshold; and
a period of time expiring.

13. The method for automatically transferring credit between the stored
value fund and the handler using the wide-area computer network as recited in claim 1,
wherein the user, the handler and the server computer system are remotely located with
respect to each other.

14. A computer-readable medium having computer-executable
instructions for performing the computer-implementable method for automatically
transferring credit between the stored value fund and the handler using the wide-area
computer network of claim 1.

15. A method for automatically transferring credit between a stored
value fund and a handler using a wide-area computer network, the method comprising:
receiving automated transfer information at a server computer system from
the wide-area computer network coupled to a user associated with the stored value fund;
determining the handler chosen by a user for an automated transfer;
determining the direction of the automated transfer with respect to the
stored value fund;
determining an amount for the automated transfer;
determining a trigger condition for the automated transfer; and
automatically transferring the amount between the stored value fund and
the handler if the trigger condition is satisfied, wherein the trigger condition includes at
least one of:
a credit balance in the stored value fund meeting a threshold
amount, and
a period of time expiring.

1 16. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 15,
3 wherein:

4 the determining the amount step comprising a step of determining the
5 difference between the threshold amount and a balance of the stored value fund; and
6 the difference is equal to the amount.

1 17. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 15,
3 wherein the handler include at least one of a bank, a credit card company, a debit card
4 company, an agent location, a stored value fund, an airline mileage program, a gift
5 certificate issuer, an electronic gift certificate issuer, and a money order issuer.

1 18. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically
3 transferring credit between the stored value fund and the handler using the wide-area
4 computer network of claim 15.

1 19. A method for automatically transferring credit between a stored
2 value fund and a handler using a wide-area computer network, the method comprising:
3 receiving automated transfer information at a server computer system from
4 the wide-area computer network coupled to a user associated with the stored value fund;
5 determining the handler chosen by a user for an automated transfer;
6 determining the direction of the automated transfer with respect to the
7 stored value fund;
8 determining if a transfer period has expired;
9 determining an amount for the automated transfer;
10 automatically transferring the amount between the stored value fund and
11 the handler after the transfer period has expired.

1 20. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 further comprising a step of determining if a threshold amount is crossed.

1 21. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 wherein:

4 the determining the amount step comprising a step of determining the
5 difference between the threshold amount and a balance of the stored value fund; and
6 the difference is equal to the amount.

1 22. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 further comprising a step of determining a trigger condition for the automated transfer,
4 wherein the trigger condition includes at least one of the following:

5 a credit balance in the stored value fund meeting a threshold, and
6 a period of time expiring.

1 23. The method for automatically transferring credit between the stored
2 value fund and the handler using the wide-area computer network as recited in claim 19,
3 wherein the stored value fund is only accessible by the user over the wide-area computer
4 network.

1 24. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for automatically
3 transferring credit between the stored value fund and the handler using the wide-area
4 computer network of claim 19.